

# Employment After Retirement

State Police Retirement System

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Since members of the New Jersey State Police often retire in their fifties, the question of how employment after retirement will affect pension benefits is important. This fact sheet provides information a State Police Retirement System (SPRS) retiree should consider before returning to the work force on either a full- or part-time basis.

Working for private industry, the federal government, or a government agency in another state will not normally affect your SPRS retirement benefits.

If you return to public employment in New Jersey after retirement in any position except that of a State Police Officer, your SPRS retirement allowance continues and you can receive salary from the new employment. However, you cannot become a member of that retirement system.

## RETURNING TO WORK IN A POSITION COVERED BY THE SPRS

Most retirees will not return to employment covered by the SPRS. For those who do, the following applies:

### Deferred Retirement

Deferred Retirement is available from the SPRS if you have at least ten years of service credit, are not yet 55 years of age when you terminate employment, and are not removed for cause on charges of misconduct or delinquency. The retirement will be effective on the first of the month after attaining age 55.

If, after having elected a Deferred Retirement allowance, you become an employee covered by the SPRS and you are under age 55, you will be

reenrolled. Any SPRS service credit in your account at the time of your election to receive a deferred retirement will be added to the service you obtain in your second SPRS membership when calculating your retirement benefits.

## OTHER CONSIDERATIONS

### State Health Benefits Program Retired Group Coverage

Returning to public employment in New Jersey, in a position other than as a State Police Officer, will not affect your eligibility to continue coverage under the retired group of the State Health Benefits Program (SHBP). Maintaining SHBP retired group coverage also does not affect your eligibility for active group health coverage associated with your new employment.

### Social Security Benefits

There is an earnings test for people under age 65 receiving Social Security benefits. Check with the Social Security Administration at 1-800-772-1213 for information on earnings limits before accepting employment.

**Warning: If your retirement allowance is suspended as a result of a return to SPRS covered employment, you are treated as an active member in all respects. No retirement or insurance benefits associated with your former retirement will be paid to your beneficiary should you die during your second membership. Once you retire again, the death benefits associated with retirement become effective.**

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**New Jersey Division of Pensions and Benefits • PO Box 295 • Trenton, New Jersey 08625-0295  
(609) 292-7524 • TDD for the hearing impaired (609) 292-7718**

**URL: <http://www.state.nj.us/treasury/pensions> • E-mail: [pensions.nj@treas.state.nj.us](mailto:pensions.nj@treas.state.nj.us)**

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